



Australian Government



Keys

to living together

TAKING THE FIRST STEP

BUILDING A STRONGER, HEALTHIER RELATIONSHIP



**Finding
the time**

***Creating a
great team***

**Dealing with
the tough stuff**

PLUS MUCH MORE

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Welcome

Our relationships with the people around us have a significant influence on our wellbeing and how we live. For most of us, at any given time there is one special relationship — with a partner or spouse — that affects our lives more than any other. Despite its importance we often don't think about how this central relationship is working or if it can be improved. We hope this magazine will provide you with useful tips, advice and ideas to enhance your relationship.

Taking the first step and making a significant commitment to someone you love is one of the most exciting and important times in your relationship. Inside you will find the information you need to develop your own set of relationship tools. There are articles and activities on everything from setting expectations and goals, to developing a budget and dealing with a crisis.





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Taking the first step

Everyone is busy, no surprises there. Nor is the fact that lack of time is one of the top four issues facing couples today. Balancing the needs of your relationship alongside the demands of work, family and friends isn't always easy. You want to spend time together, but you don't want to neglect all of the other areas of your life either, and nor should you. In fact, relationship educators say that couples need to make sure that they make time for fun, both together and apart.

If you think it could be difficult to squeeze everything in, use the plan on the next page and sit down as a couple and try to find some time for each other:

- Each of you list the regular things you do during the week that can't be changed, for example sporting commitments or committee meetings.

- Now bring your lists together. What do you do together and apart?
- Try to find a balance that you are both happy with. You might need to compromise, and you will need to be flexible.
- Make sure you have some quality time alone at least once a week, but be flexible, if something crops up and changes need to be made try not to punish each other.

It won't always be easy, issues such as how much time you are spending at work can be difficult to resolve. You, your boss and your partner might not agree on what is an acceptable amount of 'work' time. If this is an issue for you, you will need to talk about it. You might not be able to solve the problem, but it can help if you both understand each other's concerns. It may even help to develop some rules around when it is definitely not acceptable to put work first. Be honest with yourself and each other about what is really important and what can be changed.



TIPS

- Make a plan that balances your time together and apart.
- If something crops up that's not on the plan, be flexible.
- Make rules for when it is unacceptable to put work first.
- Be honest about what is really important and what you are happy to miss or reschedule.

Plan for finding the time

	Name	Name
MONDAY		
Together		
Apart		
TUESDAY		
Together		
Apart		
WEDNESDAY		
Together		
Apart		
THURSDAY		
Together		
Apart		
FRIDAY		
Together		
Apart		
SATURDAY		
Together		
Apart		
SUNDAY		
Together		
Apart		



Setting expectations

You know what to expect from your relationship, you can see your future together very clearly. There is no need to talk about it, right? Wrong. Relationship experts agree that one of the biggest mistakes couples make in the early stages of relationships is not talking about what to expect for their future.

Couples that know what is important to each other, and have talked about how their lives will work together, are well on their way to creating a healthy and happy relationship.

Not sure where to start? The key is asking lots of questions, of yourself and of each other. Below are a few questions to get you started. Get a piece of paper and number it 1–18. Now write down your answers (don't show each other).

- 1 Who will handle the finances?
- 2 Will you share all of the money or keep your assets separate?
- 3 How will you share the income?
- 4 What are your financial goals?
- 5 Will you both work?
- 6 Do you want to have children?
- 7 When would you like to have children?
- 8 How many children would you like to have?
- 9 What cultural and religious expectations do you have for your partner and your family?
- 10 How long do you expect to live where you are?
- 11 Would you like to move to a different area? If so, when?
- 12 If your partner got a new job, would you be willing to move?
- 13 How involved will your family and friends be in your everyday life?
- 14 Are you ready to settle down, or do you see yourself and your partner travelling the globe together?
- 15 Will you get married?
- 16 Do you want to buy a house together or will you rent?
- 17 What do you expect from your partner in terms of loyalty, respect and being faithful?
- 18 Are there any other issues that you would like to discuss? List these.

Now compare answers. Any surprises? Talk about it. Still not sure you have covered everything? There are a number of quizzes and activities throughout this magazine that will help you think about many of these areas in more detail. If you have questions or concerns about your relationship that you are not

comfortable talking about with your partner, it is important not to ignore them. Talk them through with someone you trust and if something more serious is on your mind like control, violence or trust issues, get help from a professional counsellor. It is important that your relationship is healthy for both of you right from the start.

Our priorities

You may also find it useful to get together and develop a list of priorities for your short, medium and long term goals. Be realistic about what you can

achieve and also consider what you will be willing to sacrifice in order to achieve it.

Short term 1 year	Medium term 5 years	Long term 10 years
Goal: <i>To get married or move in together</i>	Goal: <i>Purchase a house or start a family</i>	Goal: <i>Renovate house or invest</i>
Goal:	Goal:	Goal:
Goal:	Goal:	Goal:
Goal:	Goal:	Goal:

In order to help you achieve these goals you may find it useful to develop a budget. For help doing this try the budget planner in the 'talking about difficult stuff' section.



Working Together

Who does what?

Working out who does what in your relationship can be a tricky business. Many couples think this will sort itself out, but this is rarely the case. There are many varying opinions on what is clean and what is tidy. If one of you sorts your CDs in alphabetical order and the other's idea of order is a pile under the bed, problems are inevitable. Even if you both have the best of intentions, agreeing on how you will share the workload early can save problems down the track.

How? Talk about it. The trick is to work out what you like, don't like, will do, won't do, and be prepared to listen to each other's point of view, and come to some kind of middle ground. Need a little help to get the ball rolling? Try this quick activity.

Here is a list of some common household tasks. Pick five that you would prefer to do (don't tell each other).

- Vacuuming
- Washing dishes
- Car maintenance
- Mowing lawn
- Take rubbish out
- Clean toilet
- Cook dinner
- Do laundry
- Pay the bills
- Organise a dinner party or BBQ

Now compare what you each chose. Which tasks haven't been selected?

If you've both got the same task, decide who's going to give or take. Don't forget about the tasks that haven't been selected. Sharing is allowed!

Now that you have an idea of what you both like, and perhaps more importantly don't like to do, it might be helpful to create a weekly housework plan. If you discovered you both dislike the same things, try alternating the plan each week. The first line gives an example of how the plan works.



Sorting out who does what

TASK	MON	TUES	WED	THUR	FRI	SAT	SUN
<i>Washing up</i>	<i>Jane</i>	<i>John</i>	<i>Jane</i>	<i>John</i>	<i>John</i>	<i>John</i>	<i>John</i>

Whether you decide to implement a plan, or choose to manage the workload without one, it pays to remember that if one person feels they are doing too much, they probably won't be very happy... and this can create tension in your relationship. Don't forget to share — it's more fun that way.





Working Together

Dealing with conflict

Disagreements are a normal part of any healthy relationship and don't have to be detrimental to it. In fact, if one of you continually gives in, just to keep the peace, it can be much worse. The key is to respect each other, and not to let your emotions take over.

Chances are when you disagree you will feel very passionately, your emotions are heightened and you may get angry, frustrated or hurt. This is fine, so long as you are able to express your feelings without being destructive. This is not always easy.

When we are really angry or upset, physical and emotional tension builds up and can cloud our judgement. This can make it impossible to get your point across in a rational manner. Listen to your body and recognise your warning signs. If you are starting to raise your voice, your palms are getting sweaty or your pulse is racing it may be a good idea to take a break and agree to have the discussion later. Before you attempt to tackle the topic again together, ask yourself the following questions.

1 What am I feeling?

Are you feeling angry, hurt, embarrassed, jealous, disappointed or betrayed?

2 Why am I feeling this?

Identify exactly what has made you feel this way. Is there anything from the past that could be adding to the way you feel?

3 What do I want to change?

Know what it is that you want to work on. What needs to be resolved from the past or present? What action will you take?

4 Who am I really angry at?

Is the problem really of your partner's doing? Are you partly responsible? Is it because of someone, or something else? Often there really is no one to blame, if this is the case try to recognise it early on.

5 Is my reaction warranted?

Is your reaction suitable to the issue at hand? Consider the possibility that you could be overreacting or under reacting.

This can also be a worthwhile activity if you are thinking of raising something with your partner that could cause conflict.



It is also a good idea to work out a set of rules that you both agree to use when you disagree. Here are a few ideas:

- **Pick the right time** — Pick a time when you can both give your full concentration. Avoid times when either of you are tired or stressed. Make sure there are no distractions; turn off the TV and take the phone off the hook.
- **Attack the problem** — Keep your discussion focused on the issue, try not to attack each other personally.
- **Stay focused** — Stick to the present, and stay focused on the issue at hand. Don't rehash past mistakes that can't be changed and don't try to tackle every other problem. Address other problems at another time.

- **Reach a conclusion** — Decide on what action to take. You will probably need to compromise, remember you can't win all of the time.

Remember you should always feel safe, even during a heated argument. If you feel threatened or intimidated or if you are experiencing violence, get help. No matter how well they treat you at other times or how apologetic they are later, it is important the issue is addressed. Talk to a family member, a friend, or someone in your community like your doctor or trained counsellor, or seek confidential advice through the National Domestic Violence and Sexual Assault Helpline on 1800 200 526.

Develop your own set of rules

Rules for dealing with conflict	
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
Agreed:	Agreed:



Making space

You know how you feel about this relationship. It's different, like nothing else you have had before, you're serious and committed to it. But sometimes those who love you have difficulty accepting the new state of play in your life.

It might not have anything to do with what your family and friends feel about your partner. They could be delighted and think he or she is perfect for you, but still problems can occur.

According to Fiona McDonald, Manager of Education Services at Relationships Australia, Western Australia, the way forward is clear.

"The couple relationship has to be regarded as the primary relationship. Your new family, even if at the moment it is still just the two of you, has to be the priority," explains Fiona.

"And you have to make that clear to all those around you, especially family if they are having difficulty accepting this new phase of your life."

Fiona describes this process of creating and then broadcasting that you are a separate distinctive unit as one of the more important tasks for newlyweds and committed couples.

Still, families of origin do have a role to play as you establish your own credentials as a separate unit but it is a subtle and supportive one.

It pays for each of you to look at your own family and see which rituals and patterns you want to carry over into this new unit.

But be careful, says Fiona, you can't both have exactly what you had before. "No one can have their own way all the time. It's not good for a relationship. You have to consider your partner's feelings and wishes in your decision making."

Differences need not be divisive. They can be valuable if you see them as a learning opportunity. The more you know the stronger the unit is. And that has to be a good thing.

“ No one can have their own way all the time. It's not good for a relationship. ”

TIPS

- Be clear with family and friends; your new family is your priority.
- Look at both of your families and see what traditions you want to continue together.
- Listen to each other and be ready to compromise.



Kids or no kids...

Deciding to have kids, or not to have kids might seem simple, but if all the issues are not talked through it can quickly become complicated. It can be easy to assume that just because you want something your partner will feel the same way. Whether you want to have children tomorrow or it seems a long way off, it is better to find out if you're on the same page early on.

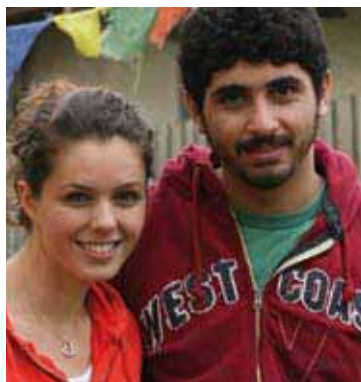
Not sure where to start? Each take a piece of paper and number it 1–9. Write down your answers to the questions at right (don't show each other).

Now get together and compare your answers. Are there any areas that don't match up? Talk about it. Make sure you are clear on why you feel the way you do. Ask yourself if you are willing to compromise.

Are there any other questions about children that you want answered? Ask them. You could even write another list.

You may find this activity a breeze or it might take a while to work through your differences, either way once completed you will be much better placed to establish your new life together — be that just the two of you, or with children.

- 1 Do you want to have children? Why? Why not?
- 2 Do you plan to have children naturally or do you plan to adopt or foster?
- 3 What will it mean if you cannot conceive naturally?
- 4 How many children would you like to have?
- 5 When do you plan on having children? Is this time based or is it dictated by financial position?
- 6 What will it mean if you fall pregnant before then?
- 7 If you have different religious or cultural beliefs, how will your children be raised?
- 8 Will you both return to work or do you expect yourself or your partner will remain at home?
- 9 What type of education do you want your children to have?





Take account

Looking for a sure-fire way to cause problems in your relationship? Then don't address how you are going to handle money.

“
**Take time,
at least once,
to see a
financial expert
together...**
”

It's fool's gold ignoring how you are going to handle the money in your life and in your relationship. In fact, Rosalie Pattenden of Centacare Melbourne says research indicates that more than 70 per cent of couples say that money is a problem for them, and they are not just talking about a lack of money. Rosalie says couples are making a sound investment in their future when deciding to sort out their finances. Make sure that you and your partner take the time to work through the following check list as early as possible.

- Do you have any debts that your partner is unaware of? Being responsible for your partner inheriting financial problems that they are unaware of can start things off on the wrong foot.
- If you are getting married, take stock of what money and assets you have as an individual. It is important to decide how much (if any) will become 'mutual funds and assets' that you share after you tie the knot.
- Decide if you want to pool resources or keep separate accounts and then make sure you are both happy with this decision.
- Take time to talk over short term, medium and long term goals and put together a budget.
- Make sure you both have a legal Will.
- Decide what expenses you want to share and those you will manage separately. If you have personal interests, decide who will pay for them.
- Be aware that you are liable for debts if you sign guarantees as co-borrower or guarantor.
- Take time, at least once, to see a financial expert together to talk about insurance, superannuation and investments.
- Develop a budget using the plan on the following pages.



Preparing a budget

Set some time aside to look at the budget planner either together or individually. Start by writing down all of your income and all of your expenses. You'll need to decide whether your budget will be a weekly, fortnightly or monthly guide. Some people like to match their budget to their pay period. Once you come to a decision, make sure all the numbers you write down are for the same period.

When you've worked out your combined income and expenses, you'll be able to see how much regular income you get and where that money goes over your chosen time period. Take away your total expenses from your total income to get your result.

If you decide to keep your finances totally separate you may like to have separate budgets too. Just remember you will still need to make some decisions on who will pay for what and how you will use your budgets to reach your common goals. Just remember you will still need to make some decisions on who will pay for what and how you will use your budgets to reach your common goals.

$$\text{TOTAL INCOME} - \text{TOTAL EXPENSES} = \text{?}$$

\$	-	\$	=	\$
----	---	----	---	----

Your result will show whether you're spending more than you earn or if you have money left after your expenses to use for other things.

Income

Work out your regular income.

Type of income	Amount received each period
Salary or wage (after tax)	\$
Pension or Government allowance	\$
Child support or other payments	\$
Regular interest from savings	\$
Regular income from investments (such as rent from an investment property, distributions from a managed fund, or dividends from shares)	\$
Other	\$
Total income	\$



Expenses

Work out your regular expenses. Remember to use the same time frame that you chose for your income. Next, add up the subtotals to get your total expenses.

Household expenses		Education expenses	
Rent	\$	School fees	\$
Repairs	\$	University or TAFE fees	\$
Gas	\$	Tuition	\$
Electricity	\$	Books and uniforms	\$
Water	\$	Camps/excursions	\$
Telephone/mobile	\$	Sub total	\$
Rates	\$	Debt repayments	
Body corporate fees	\$	Mortgage	\$
Internet	\$	Car loan	\$
Cable/TV	\$	HECS or HELP payments	\$
Furniture	\$	Credit cards	\$
Appliances	\$	Personal loans	\$
Groceries	\$	Store cards	\$
Gardening	\$	Lay-bys	\$
Sub total	\$	Sub total	\$

What do we do with our budget?

Is the result what you were expecting? If you're spending all of your income (or even more), your budget can show the areas where you might be able to change your spending habits. If you need to make a change you might like to sort your expenses into two groups: essentials and extras. Remember you both need to be happy with this budget, so make sure you can both live with the changes, there is no point having a budget that you won't stick to.

If you have money left over, think about how that money could be used. Getting debt under control is important. Set some goals together, and then work out how your budget will help you reach them.

If you would like some more help the Australian Government Financial Literacy Foundation website www.understandingmoney.gov.au has lots of great tips on ways to manage your money.



Transport expenses		Savings	
Car registration	\$	Superannuation contrib.	\$
Parking	\$	Regular savings	\$
Fuel	\$	Regular investments	\$
Repairs/maintenance	\$	Sub total	\$
Public transport	\$	Other expenses	
Sub total	\$	Child care	\$
Medical expenses		Child support payments	\$
Doctor	\$	Gifts	\$
Medicines	\$	Donations	\$
Dentist	\$	Hobbies and sports	\$
Sub total	\$	Subscriptions	\$
Insurance		Newspapers & magazines	\$
Home and contents	\$	Movies & DVDs	\$
Car	\$	Restaurants & takeaway	\$
Health	\$	Alcohol & cigarettes	\$
Income protection	\$	Pet food	\$
Life	\$	Other pet costs	\$
Sub total	\$	\$
		\$
		\$
		\$
		Sub total	\$
		Total expenses	
			\$

Talking about the Difficult Stuff



Talking about the Difficult Stuff

Moving in together

You have decided to move from two households into one, but does this simply mean cheaper bills or is this the first step toward a life long commitment? Anne Hollonds, CEO of Relationship Australia New South Wales says the biggest risk couples face when moving in together is assuming their partner has the same motives as themselves for making the move.

“If one of you thinks the move is done for convenience and the other sees it the start of your life together there are bound to be problems.”



“It is important not to be too casual in your approach. Couples should make a clear decision to move in together, rather than just drifting together,” says Anne.

No matter how well you think you know your partner, you won’t really know what they are thinking until you ask them. Be honest with them about why you want to move in together and ask that they do the same.

Set aside some time to plan your move together. Make a list of the things you need to discuss before you start packing boxes. Here are a few to get you started:

- 1 Why are we moving in together?
- 2 What changes if any do we expect in our relationship once we have made the move?
- 3 Where will we live, my house, your house or a new house?
- 4 Will we rent or buy?
- 5 Will it just be the two of us or will we share with our family or flatmates?
- 6 How will we share expenses, including the cost of furniture and appliances?
- 7 How will we decide what to bring and what to leave from our old homes?

You may also like to investigate what the move might mean to you from a legal point of view.



Getting married

Ask anyone that has been through the process of planning a wedding and they will probably tell you that while it was exciting and romantic, it was also hectic and stressful. Whether you are planning to elope or to invite everyone that has ever been part of your life, there are some things you can do to help the process run smoothly.

- **Agree on a budget together.** Think about what style of wedding you want, ask yourself if that is realistic. Work out who will pay for what. Agree on a set amount of guests. Once these details have been set, try to stick to them.
- **Agree on a guest list.** This can be really difficult for a lot of couples. Be realistic, you cannot invite everyone, think about the people that you and your partner really want to share your day with.
- **Select your wedding party carefully.** Be aware of the possible repercussions of your decision. If you are worried about creating problems with your friends, a family member can often be a safe choice. Before making your decision, consider what you are expecting from your wedding party. Will the person you are choosing be able to make all of the commitments? Are they able to afford the money involved?

- **Visit, sample, test.** When you are making the decisions on your venue, catering and entertainment make sure you experience them before the day. Ask the venue if you can come and watch other weddings or events that maybe going on. Visit a number of caterers and ask them to supply you with samples. If you are having live entertainment, go to a gig. If you decide on a DJ, make sure they have all the tracks you want to hear.
- **Wedding photos.** Decide if you will get a professional photographer or ask a relative or friend to take your pics. Choose carefully. It may be difficult for your photographer to take part fully in the day. Whatever you decide, make sure you have a look at their previous work. All photographers have a different style, so make sure you talk to them about what you want and expect.
- **Decide on a name.** Make sure you don't forget to talk about what name you will use once you are married. This can often be more complicated than you think!

Remember while you want your wedding day to be special, it is really only the beginning. Make sure you spend some time and energy thinking about how your marriage will work as well.



Cold feet

Everything is going great, the invitations have been sent, the venue has been booked, even the entertainment has been looked after. Then suddenly you wake up one day and everything seems to change. You were so sure just days ago, and now out of nowhere you are having doubts.

Are you doing the right thing? Have you made the right choice? Will everything change after the wedding? All of these thoughts are completely normal. Getting married is a massive commitment, and a decision not to be made lightly. But how do you know if you've just got cold feet or if something more serious is bothering you.

If you can, talk about your doubts with your partner. You might even find they have their own case of wedding jitters. Spend some time talking about what married life will be like, rather than focusing on the wedding. Talking things through might be all you need, otherwise work together and try and come up with some solutions.

Sound too scary? It can help to put your fears down on paper or talk them through with a trusted friend or family member. Often this is all it takes to help you see what your true feelings are. If you discover your worries are being caused by something more than pre-marriage nerves such as trust, control or violence issues, don't ignore them. It

is very important that you don't make the walk down the aisle for the wrong reason. You will have some tough decisions to make, so if possible get help from a professional counsellor.

“
Spend some time talking about what married life will be like...
”

TIPS

- Talk to your partner about what is bothering you.
- Talking about your future together can help put things in perspective.
- Alternatively, write your fears down or talk them through with a friend.
- Don't ignore serious concerns. Get help from a counsellor.



Hardest call of all



There can be no subject more difficult to talk about than infidelity. Most people would like to simply ignore it. It's hard to imagine that it could happen to you, yet the statistics speak for themselves.

Denise Lacey, Manager of the Marriage and Relationship Education Unit at Centacare Melbourne, says talking about infidelity, and the possibility it could occur, could prevent it.

"Couples need to consider that it can happen to them. But they also need to know that open communication could prevent a potentially disastrous situation," says Denise.

Denise suggests telling your partner if you are attracted to someone or uncomfortable with the way a situation is developing. Difficult to do but better than the alternative, she says.

Take for instance, Brad who found himself in a situation with a work

colleague. Recently the office banter had taken on a new meaning. It was flattering but instinctively Brad knew he was in dangerous territory.

In this kind of a situation, advises Denise, Brad should avoid any extra contact with his colleague and he should talk about what was happening with his partner. It could be the discussion that saves his relationship.

Infidelity, says Denise, is not simply restricted to the physical. Partners should be aware when they are over stepping the boundaries when it comes to sharing intimacies of their primary relationship.

"You have to watch out for the risk factors, be aware of them and talk about them. Don't let the poison of infidelity get into the system. Talking about the possibility of infidelity can be awkward but it is better than losing your family."

TIPS

- Be aware infidelity could happen to you.
- If you are attracted to someone or if you find yourself in an uncomfortable situation, talk to your partner about it.
- Avoid any extra contact with the person concerned.
- Don't share intimate details of your relationship with other people.



Crisis? What Crisis?

Dealing with the unexpected — a different style

Dealing with a crisis can be stressful on any relationship, regardless of how close you are or how long you have been together. However, when you decide to share your life with someone you are also making a decision to share not only the good times but also the harder ones.

Events such as an illness in the family, death of a close friend, or unexpected unemployment can present complex challenges to couples. These challenges may seem insurmountable, but in actual fact can strengthen your relationship.

The important thing to remember is that you will both have your own way of dealing with the situation. You shouldn't expect your partner to react in the same way. In fact according to Andrew King from the Sydney-based Uniting Care Burnside men and women tend to handle problems differently. "Guys are less practiced at talking about their feelings", says Andrew. "But it doesn't mean they love or trust their partner less because they won't talk about their problems."

This will mean that you will need to be understanding with each other. It is important for both of you recognise how you are feeling. No matter how you deal with things, ignoring your feelings will not make them go away.

Men tend to take a more solutions based approach to problems, so it may be useful to work out together what can be done or how you can help. While women like to talk things through, if this is difficult for you, being willing to listen is a great start.

Remember to be gentle with each other, sometimes just knowing you have someone around to give you support, can make all the difference. However if you don't feel like you or your partner is coping, get support. Friends, relatives, counsellors, and doctors can all be a big help in these times.



TIPS

- Be aware men and women handle problems differently.
- Recognise your feelings, ignoring them won't make them go away.
- If you want to find a solution, work out what can be done in a practical sense.
- If talking about the issue is hard for you, offer to listen.
- Get help from friends, relatives, counsellors or doctors if needed.

Notes



Notes



Other books in this series



Going from a couple to a family with a child is one of the most exciting and important times in your relationship. It is impossible to ignore the fact that your lives are about to be transformed forever. *Keys to Living Together — Then we were three* includes information to help you develop a set of tools to deal with the changes in your relationship.



Creating a new relationship and with it a new family is an exciting and important time, that can often also be very complicated. *Keys to Living Together — Instant families* includes information to help you develop a set of tools to help make the transition a little smoother.

Other resources in the series

Can't find a *Keys to Living Together* kit that is right for you? We are currently developing kits for more family types and families with other needs.

To find out about these other kits you can check out our website www.facsia.gov.au/keys.



CONTACTS

- **Family Relationship Advice Line**
1800 050 321 8am–8pm Monday to Friday
10am–4pm Saturday (not including national public holidays)

- **Family Relationships Online**
www.familyrelationships.gov.au

Family Relationships Online can assist people from families affected by relationship or separation issues.

- **Raising Children Network: the Australian parenting website**
www.raisingchildren.net.au

- **Family Relationship Services Program**
www.facsia.gov.au/frsp

Includes a directory of organisations providing family relationship support services.

- **Financial Literacy Foundation**
www.understandingmoney.gov.au

- **National Domestic Violence and Sexual Assault Helpline**
1800 200 526

FOR ADDITIONAL COPIES OR MORE INFORMATION PLEASE CONTACT:

Department of Families, Community Services and Indigenous Affairs
PO Box 7788 Canberra Mail Centre ACT 2610
Telephone 1800 050 009
(*free unless calling from a mobile or pay phone)
TTY: 1800 260 402
(a telephone typewriter for people with a hearing or speech impairment)
www.facsia.gov.au/keys